

**IN THE ABSTRACT:**

Please DELETE the Abstract in its entirety and substitute the attached new Abstract.

An authentication system, program and method authenticates users who are parties to a transaction by supplying a first user with a matching key for a prospective transaction, receiving by a second user the matching key supplied to the first user; and matching the key supplied from the first user to the second user against the key supplied to the first user, after the second user has received the key from the first user.